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FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-
THROUGH CERTIFICATES SERIES 2006-AR13

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA - SAN FRANCISCO DIVISION

In re

JULIO P. JULAO JR AND ELISA P JULAO,
Debtor(s).

Case No.09-31756-DM

Chapter 13

**DECLARATION IN SUPPORT OF
RESTORED MOTION FOR RELIEF
FROM AUTOMATIC STAY**
(11 U.S.C. § 362 and Bankruptcy Rule 4001)

Property: 3906 Savannah Court, South
San Francisco, California
94080

Position: First Deed of Trust

DATE: June 30, 2011
TIME: 9:30am
CTRM: 22

235 Pine Street, 19th Floor
San Francisco, CA 94104

I, Trina M. Glover, declare:

1. I am over 18 years of age and am employed as a Vice President of Loan Documentation of Wells Fargo Home Mortgage ("WFHM"), a division of Wells Fargo Bank, N.A. In such capacity, I am authorized to make this declaration regarding the loan described below (the "Loan"). If called to testify in this matter, I would testify under oath as to the following:

2. I have access to and am familiar with WFHM's books and records regarding the Loan, including WFHM's servicing records and copies of the applicable Loan documents. I am

1 familiar with the manner in which WFHM maintains its books and records, including computer
2 records relating to the servicing of the Loan. WFHM's records are made at or near the time of
3 the occurrence of the matters set forth in such records, by an employee or representative with
4 knowledge of the acts or events recorded. Such records are obtained, kept and maintained by
5 WFHM in the regular course of WFHM's business. WFHM relies on such records in the
6 ordinary course of its business.

7 3. According to WFHM's books and records, the Loan is evidenced by a promissory
8 note executed by Julio P. Julao Jr and Elisa P Julao ("Debtors") and dated June 21, 2006, in the
9 original principal amount of \$664,000.00 (the "Note"). See Exhibit A.

10 4. The Note is secured by a deed of trust (the "Deed of Trust") relating to the real
11 property commonly known as 3906 Savannah Court, South San Francisco, California 94080 (the
12 "Property"). The Deed of Trust reflects that it was duly recorded. See Exhibit B.

13 5. Copies of the Note and Deed of Trust which are attached hereto as Exhibits A and
14 B are true and correct copies of said documents contained in WFHM's business records.

15 6. The Deed of Trust was assigned to HSBC Bank USA, National Association as
16 Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates
17 Series 2006-AR13. A copy of the Assignment of Deed of Trust is attached hereto as Exhibit C.

18 7. On February 3, 2011 a Motion for Relief from Stay (AMotion@) was filed with
19 the Court. At the hearing on the Motion on March 17, 2011, the court ordered Movant to restore
20 the its Motion to calendar on ten (10) days written notice in the event the Debtors' loan
21 modification application is denied. A copy of the Order is attached hereto as Exhibit D.

22 8. On or about April 29, 2011, Debtors' application for a loan modification was
23 denied because of failure to provide additional information to WFHM after several attempts were
24 made. A copy of the loan modification denial letter was mailed to the Debtors at Leon Jon
25 Booney, Booney and Assoc, 825 Van Ness Ave. #304, San Francisco, CA 94109. A copy of the
26 loan modification denial letter is attached hereto as Exhibit E.

27 9. A default exists under the Loan for failure to make payments due and owing
28 under the Note and Deed of Trust.

10. As of April 28, 2011, the arrearage owed under the Note and Deed of Trust is \$46,440.10, the post-petition arrearage owed under the Note and Deed of Trust is as follows:

Payments			
<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Payment Dates</u>	<u>Total</u>
5	\$3,927.05	12/1/2010 to 4/1/2011	\$19,635.25
FEES/CHARGES			
<u>Fee Type</u>	<u>Fee Amount</u>	<u>Total</u>	
suspense	\$(2,445.58)	\$(2,445.58)	
Total Post-Petition as of April 28, 2011			\$17,189.45

11. An additional payment came due on May 1, 2011, and on the first (1st) day of each month thereafter until the Loan is paid in full.

12. A copy of the post-petition payment accounting is attached hereto as Exhibit F.

13. As of April 29, 2011, the estimated payoff amount owed under the Note is approximately \$711,317.92.

14. WFHM has retained counsel to represent it in this matter, and is thereby incurring attorneys' fees and expenses in this matter.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information and belief.

Executed this 12 day of May, 2011, at FT. Mill, SC.

Trina M. Glover

PRINT NAME HERE: Trina M. Glover

VP of Loan Documentation